

DoD NAF Health Benefits Program (HBP) Information

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Aetna Credit Monitoring Service

Aetna Credit Monitoring Service Offer

This is an important reminder for all participants of the NAF HBP about the Aetna data security incident. In late April or early May, every employee and retiree enrolled in a NAF HBP preferred provider organization (PPO) or indemnity medical or dental plan administered by Aetna should have received a letter from Aetna regarding the theft of a laptop containing personal information of members enrolled in the NAF HBP. The letter explains the events that occurred in April and the steps that you should take to help protect yourself in the case of unauthorized use of your personal information.

A suggested first step is placing a free, 90-day fraud alert on your credit file through one of the three major credit reporting companies, i.e., Equifax, Experian, or Transunion. A fraud alert tells creditors to call you before opening a new credit account in your name. A fraud alert will not stop you from using your existing credit cards or accounts, but it may lengthen the time it takes you to obtain a new credit card or a loan. For example, if you attempt to apply for immediate credit at a retail store, the potential creditor will contact you to verify your identity, which can take time. To place a

fraud alert on your credit file, contact one of the three credit reporting companies (see the letter you received from Aetna for phone numbers, addresses, and websites for the companies, or call Aetna at 1-888-888-5724 to obtain that contact information). Fraud alerts may be extended beyond the initial 90-day free period simply by requesting a new 90-day period.

Another important protective step is to enroll in the Equifax Credit Watch Gold with 3-in-1-Monitoring service. Aetna is paying for one year of coverage in this service for each adult participant in a NAF HBP medical or dental program serviced by Aetna. This service alerts you to changes in your credit file at all three major credit reporting companies, unlimited access to your Equifax credit report, personalized victim assistance, a premium customer care hotline, and up to \$20,000 of Identity Theft Fraud Expense Coverage. Your letter from Aetna provided instructions for enrolling in the Equifax Credit Watch Gold coverage paid by Aetna, with no expense to you. If you have misplaced your letter, call an Aetna Customer Service Representative at 1-888-888-5724 for the promotion code to enroll online, or for a copy of an enrollment form to enroll via fax. Please remember that you must enroll by July 19, 2006, to take advantage of this offer.

Although the fraud alert



and crediting monitoring service are important steps in protecting your identity, you should check your credit reports each year, reviewing them carefully for any unauthorized activity. Under federal law you are entitled to one free copy of your credit report each year, from each of the three major credit reporting companies. To order your free credit report from one or all of the three credit reporting companies, visit www.annualcreditreport.com, call toll-free 1-877-322-8228, or complete the Annual Credit Report Request Form and mail to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print the form from www.ftc.gov/credit.

If you have any questions about the data security incident or the steps to take to protect your personal information, you may call Aetna toll-free at 1-888-888-5724. Operators are available Monday-Friday from 8:00 a.m. to 9:00 p.m. eastern time. You may also wish to review the information and resources available from the Federal Trade Commission, at www.consumer.gov/idtheft.

DoD and Aetna recognize the seriousness of the breach of security procedures, and the concern and inconvenience it has caused NAF HBP participants.